## [40108/00101]

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor(s)

Steven BECHHOFER et al.

Serial No.

09/680,923

Filing Date

October 6, 2000

For

System and Method for Managing Risk and Opportunity

Group Art Unit:

3623

Examiner

Susanna M. Meinecke Diaz

Mail Stop AF Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

## **NOTICE OF APPEAL**

Applicants hereby appeal to the Board of Patent Appeals and Interferences from the decision of the Examiner made in the Final Office Action dated September 10, 2004 rejecting claims 1-16.

Dated: January 10, 2005

Michael J. Marcin (Reg. No. 48, 198)

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